

Name of Debtor (if individual, enter Last, First, Middle):
Kevil, Luz Elena

Name of Joint Debtor (Spouse) (Last, First, Middle):

All Other Names used by the Debtor in the last 8 years
(include married, maiden, and trade names):All Other Names used by the Joint Debtor in the last 8 years
(include married, maiden, and trade names):**Torres, Luz Elena Torres, Lucy**Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN
(if more than one, state all):
1933Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN
(if more than one, state all):

Street Address of Debtor (No. and Street, City, and State):

**6235 North Avenue
Oak Park, Illinois**

Street Address of Joint Debtor (No. and Street, City, and State):

ZIP CODE **60302**

ZIP CODE

County of Residence or of the Principal Place of Business:
Cook

County of Residence or of the Principal Place of Business:

Mailing Address of Debtor (if different from street address):

**PO Box 3515
Oak Park, Illinois**

Mailing Address of Joint Debtor (if different from street address):

ZIP CODE **60303**

ZIP CODE

Location of Principal Assets of Business Debtor (if different from street address above):

ZIP CODE

Type of Debtor
(Form of Organization)
(Check one box.)

- ☒ Individual (includes Joint Debtors)
See Exhibit D on page 2 of this form.
- ☐ Corporation (includes LLC and LLP)
- ☐ Partnership
- ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)

Nature of Business
(Check one box.)

- ☐ Health Care Business
- ☐ Single Asset Real Estate as defined in 11 U.S.C. § 101(51B)
- ☐ Railroad
- ☐ Stockbroker
- ☐ Commodity Broker
- ☐ Clearing Bank
- ☒ Other
Unemployed

Tax-Exempt Entity
(Check box, if applicable.)

- ☐ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).

Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)

- ☒ Chapter 7
- ☐ Chapter 9
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
- ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding
- ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding

Nature of Debts
(Check one box.)

- ☒ Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- ☐ Debts are primarily business debts.

Filing Fee (Check one box.)

- ☒ Full Filing Fee attached.
- ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.
- ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.

Chapter 11 Debtors**Check one box:**

- ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).
- ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).

Check if:

- ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.

Check all applicable boxes:

- ☐ A plan is being filed with this petition.
- ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors

- ☐ 1-49
- ☒ 50-99
- ☐ 100-199
- ☐ 200-999
- ☐ 1,000-5,000
- ☐ 5,001-10,000
- ☐ 10,001-25,000
- ☐ 25,001-50,000
- ☐ 50,001-100,000
- ☐ Over 100,000

- ☐ \$100,001 to \$500,000
- ☐ \$500,001 to \$1 million
- ☐ \$1,000,001 to \$10 million
- ☐ \$10,000,001 to \$50 million
- ☐ \$50,000,001 to \$100 million
- ☐ \$100,000,001 to \$500 million
- ☐ \$500,000,001 to \$1 billion
- ☐ More than \$1 billion

- ☐ \$1 to \$500,001
- ☐ \$500,001 to \$1 million
- ☐ \$1,000,001 to \$10 million
- ☐ \$10,000,001 to \$50 million
- ☐ \$50,000,001 to \$100 million
- ☐ \$100,000,001 to \$500 million
- ☐ \$500,000,001 to \$1 billion
- ☐ More than \$1 billion

THIS SPACE IS FOR
COURT USE ONLY

KENNETH A. GORDON, CLERK

AUG 01 2008

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

B-1 (Official Form 1) (1/08)

Voluntary Petition*(This page must be completed and filed in every case.)***All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet.)

Location Where Filed:	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.)		Date Filed:
Name of Debtor:	Relationship:	Judge:
District:		

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).

X N/A

Signature of Attorney for Debtor(s) (Date)

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

- ☐ Yes, and Exhibit C is attached and made a part of this petition.
- ☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

- ☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

- ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue
(Check any applicable box.)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property
(Check all applicable boxes.)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)
- (Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B 1 (Official Form) 1 (1/08)

Voluntary Petition

(This page must be completed and filed in every case.)

Name of Debtor(s):
Kevil, Luz Elena**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Debtor

X

Signature of Joint Debtor

Telephone Number (if not represented by attorney)

8-1-08

Date

Signature of Attorney*

X

Signature of Attorney for Debtor(s)

Printed Name of Attorney for Debtor(s)

Firm Name

Address

Telephone Number

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Kevil, Luz Elena
Debtor(s)

Case No. _____
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

Official Form 1, Exh. D (10/06) – Cont.

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: _____

Date: _____

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

Northern District Of Illinois

In re Kevil, Luz Elena,
Debtor

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0		
B - Personal Property	Yes	4	\$9,654.24		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$0	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	13		\$146,540.85	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$2,400.00
J - Current Expenditures of Individual Debtors(s)	Yes	1			\$(74.42)
TOTAL		25	\$9,656.24	\$146,540.85	

United States Bankruptcy Court

Northern District Of Illinois

In re Kevil, Luz Elena,
Debtor

Case No. _____

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0
Student Loan Obligations (from Schedule F)	\$0
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0
TOTAL	\$0

State the following:

Average Income (from Schedule I, Line 16)	\$2,400.00
Average Expenses (from Schedule J, Line 18)	\$2,474.42
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$2,400.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0
4. Total from Schedule F		\$146,540.85
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$146,540.85

In re Kevil, Luz Elena

Case No. _____

LIST OF ALL CREDITORS

AT&T
Account 815 943-6533 817 2
PO Box 8100
Aurora, IL 60507-8100

CCA Collection Company of America
Account 15-9012124
PO Box 806
Norwell, MA

OSI Collection Services, Inc
Account 4231382
PO Box 964
Brookfield, WI 53008-0964

NCO Financial Systems, Inc
Account NKE193
PO Box 8547
Philadelphia, PA 19101

PFG of Minnesota
Account KW0299
7825 Washington Ave S, Ste 410
Minneapolis, MN 55439-2409

NCC
Account 9563020
120 N Keyser Avenue
Scranton, PA 18504-9701

Harvard Memorial Hospital
Account #H0520800654
PO Box 5177
Janesville, WI 54221-1566

Harvard Memorial Hospital
Account #H0516100745
PO Box 5177
Janesville, WI 54221-1566

Americollect, Inc
Account 80300455
814 S 8th St
Manitowoc, WI 54220

Americollect, Inc
Account 80300455A
814 S 8th St
Manitowoc, WI 54220

Americollect, Inc
Account 80300455AA
814 S 8th St
Manitowoc, WI 54220

MHS Physician Services
Account #8030-0455
PO Box 5081
Janesville, WI 53547-5081

Suburban Surgical Assoc
Account #4139
3245 S. Grove Ave, Suite 202
Berwyn, IL 60402

Dependon Collection Services, Inc
Account #877299-62433
120 West 22nd Street, Suite 360
Oak Brook, IL 60523

Dependon Collection Services, Inc
Account #307609402288
120 West 22nd Street, Suite 360
Oak Brook, IL 60523

MN Anesthesia, LLC
Account 6808A919
5983 Paysphere Circle
Chicago, IL 60674-0059

Kohli and Khan Internist MD
Account G1026809
4647 W. Lincoln Hwy, Lower Level
Matteson, IL 60443

Van Ru Credit Corporation
Account 74243826
1350 E. Touhy Ave, Suite 100E
Des Plaines, IL 60018-3307

Berwyn Emergency Physicians Office
Account 316026
PO Box 60439
Ft. Myers, FL 33906-6319

United Collection Bureau, Inc.
Account 19330062
5620 Southwyck Blvd
Toledo, OH 43614

BHS Digestive Disease Associates
Account 14593
3722 South Harlem Avenue, Suite 102
Riverside, IL 60546

Dependon Collection Service, Inc
Account 930274-661114
PO Box 4833
Oak Brook, IL 60523-4833

Watermark Physician Services Inc
Account 0361301
7222 West Cermak Road, Suite 301
North Riverside, IL 60546

CB Accounts, Inc
National Communication
Account 03-0008972147
1101 Main Street
Peoria, IL 61606

Metropolitan Advanced Rad Srvc
Account 118027
1362 Paysphere Circle
Chicago, IL 60674-1362

MacNeal Hospital Processing Center
Account 36268795
PO Box 6195
Reading, PA 19610

CMRE Financial Services, Inc
Account 827014-3
3075 E. Imperial Hwy, Suite 200
Brea, CA 92821

MacNeal Health Network
Account 36268795
2384 Paysphere Circle
Chicago, IL 60674-2384

Retrieval Masters Creditors Bureau, Inc
Account 453585667926
2269 South Saw Mill River Road, Bldg 3
Elmsford, NY 10523

Cingular Wireless
Account 0030730226
PO Box 6444
Carol Stream, IL 60197-6444

Bureau of Collection Recovery, Inc
Account 30014728
7575 Corporate Way
Eden Prairie, MN 55344

Financial Asset Mgmt Sys Inc
Account 294283502
PO Box 451409
Atlanta, GA 31145-9409

Sprint Telecommunication
Account 0135366072
6391 Sprint Parkway
Overland Park, KS 66251-4300

FBCS
Account 31515326
841 E Hunting Park Avenue
Philadelphia, PA 19124-4824

Nicor Gas Company
Account 8062822784
1844 Ferry Road
Naperville, IL 60563-9600

Asset Acceptance LLC
Account 35266728
PO Box 2039
Warren, MI 48090-2039

Commonwealth Edison
Account 2573236069
PO Box 805379
Chicago, IL 60680-5379

Allied Interstate Inc
Account 44854487
3200 Northline Ave, Suite 160
Greensboro, NC 27408

Torres Credit Services, Inc
Account 949896
27 Fairview Street
Carlisle, PA 17015-3121

Charter Communications
Account 180990301
510 Beloit St
Walworth, WI 53184

Afni, Inc
Account 020689302-02
PO Box 3427
Bloomington, IL 61702-3427

Credit Protection Assoc, LP
Account 01228595221
13355 Noel Rd.
Dallas, TX 75240

TCF National Bank
Account 5876256043
500 West Joliet Road
Willowbrook, IL 60527

ACC International
Account 821224
919 Estes Court
Schaumburg, IL 60193-4427

Charter One Bank, NA
Account 8522327807
1215 Superior Avenue
Cleveland, OH 44114

RJM Acquisitions, LLC
Account 1012406861
575 Underhill Blvd, Suite 224
Syosset, NY 11791-3416

NCO Financial Systems Inc
Account 7C4V59
507 Prudential Road
Horsham, PA 19044

Leading Edge Recovery Solutions LLC
Account 001917575
5440 N Cumberland Ave, Suite 300
Chicago, IL 60656-1490

Arrow Financial Services
Account 32819586
5996 W Touhy Avenue
Niles, IL 60714

MRS Associates Inc
Account 5723270
3 Executive Campus, Suite 400
Cherry Hill, NJ 08002

Academy Collection Service Inc
Account 11336727
10965 Decatur Road
Philadelphia, PA 19154-3210

NCO Financial Systems Inc
Account DU1046
507 Prudential Road
Horsham, PA 19044

Enhanced Recovery Corporation
Account 5424180372133196
8014 Bayberry Road
Jacksonville, FL 32256-7412

Alpine Capital Investments, LLC
c/o The Albert Law Firm PC
Account 5424180372133196
205 W Randolph St. Suite 920
Chicago, IL 60606

Citi Cards
Account 5424180372133196
PO Box 688907
Des Moines, IA 50368-8907

Sears Gold MasterCard
Account 5121071854139155
PO Box 182156
Columbus, OH 43218-2156

National Action Financial Services Inc
Account 5121071854139155
165 Lawrence Bell Drive Suite 100
PO Box 9027
Williamsville, NY 14231-9027

Allied Interstate Inc
Account P20470928
3000 Corporate Exchange Drive, 5th Fl
Columbus, OH 43231

Citi Cards
Account 5121071854139155
PO Box 182532
Columbus, OH 43218-2532

Household Bank NA Retail Services
Account 7001191122465223
PO Box 15521
Wilmington, DE 19850-5521

Arrow Financial Services
Account 25452865
5996 W Touhy Ave
Niles, IL 60714

NCB Management Services Inc
Account 1001248550
PO Box 1099
Langhorne, PA 19047

Citi Cards
Account 5466160081837112
PO Box 6000
The Lakes, NV 89163-6000

National Enterprise Systems
Account 03430757
29125 Solon Road
Solon, OH 44139-3442

Client Services Inc
Account 4759495
3451 Harry Truman Blvd
St. Charles, MO 63301-4047

NCO Financial Systems Inc
Account 32NIV8
PO Box 41417 Department 99
Philadelphia, PA 19101

Bank of America
Account 4319041014215455
PO Box 5270
Carol Stream, IL 60197-5270

FMA Alliance Ltd
Account 16193905
11811 North Freeway, Suite 900
Houston, TX 77060

Academy Collection Service Inc
Account 11638694
10965 Decatur Road
Philadelphia, PA 19154-3210

Encore Receivable Mgmt Inc
Account ENC8612492604105
400 N Rogers Rd
PO Box 3330
Olathe, KS 66063-3330

Target National Bank
Account 4352373401673030
PO Box 59317
Minneapolis, MN 55459-0317

Palisades Collection LLC
Account 5579724
210 Sylvan Ave
Englewood, NJ 07632

Northland Group Inc
Account F10382395
PO Box 390846
Edina, MN 55439-0846

NCO Financial Systems Inc
Account 81PRR2
507 Prudential Road
Horsham, PA 19044

NCB Management Services Inc
Account 1001480542
PO Box 1099
Langhorne, PA 19047

IC Systems Inc
Account W6590820TVST271
444 Highway 96 East
PO Box 64437
St. Paul, MN 55164-0437

Discover Platinum Card
Account 6011007480735827
PO Box 15316
Wilmington, DE 19850-5316

Northstar Location Services LLC
Account 200700000698281
4285 Genesee Street
Cheektowaga, NY 14225-1943

NCO Financial Systems Inc
Account IM36BS
507 Prudential Road
Horsham, PA 19044

Redline Recovery Services LLC
Account 1136524
2350 N Forest Rd, Suite 31B
Getzville, NY 14068-1296

Encore Receivable Mgmt Inc
Account 6011007480735827
PO Box 3330
Olathe, KS 66063-3330

AAMS
Account 214864
4800 Mills Civic Parkway, Suite 202
West Des Moines, IA 50265-5265

Blitt and Gaines, PC
Account 07-48140-0
661 W. Glenn Avenue
Wheeling, IL 60090

Bank of America
Account 5490353307234814
PO Box 17054
Wilmington, DE 19884

CACH LLC
Account 14033138070100562
370 17th St, Suite 5000
Denver, CO 80202

Cavalry Portfolio Services
Account 10800815
PO Box 27288
Tempe, AZ 85285

LVNV Funding LLC
Account 5121071854139155
PO Box 10497
Greenville, SC 29603

Premium Asset Recovery
Account 1051250011
350 Jim Moran Blvd, Suite 2
Deerfield Beach, FL 33442

Unifund
Account 5466160081837112
10625 Techwoods Circle
Cincinnati, OH 45242

United Collect Bu Inc
Account 10240946
5620 Southwyck Blvd
Toledo, OH 43614

In re Kevil, Luz Elena
 Debtor

Case No. _____
 (If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None	None		None	None
			Total ►	None

(Report also on Summary of Schedules.)

In re Kevil, Luz Elena,
 Debtor

Case No. _____
 (If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash today, 6235 North Ave, Oak Park, IL		\$67.00
2. Checking, savings or other finan- cial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.		Harvard Savings Bank 58 North Ayer Street Harvard, IL 60033		\$102.24
3. Security deposits with public util- ities, telephone companies, land- lords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Bedroom Set, Mattress Set, 2002 Washing Machine at 6235 North Ave, Oak Park, IL		\$700
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Various		\$300
7. Furs and jewelry.	X			
8. Firearms and sports, photo- graphic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

In re Kevil, Luz Elena,
DebtorCase No. _____
(If known)**SCHEDULE B - PERSONAL PROPERTY**
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		\$2,400.00 per month maintenance until December 2010		\$2,400.00 per month
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Income taxes filed late		\$4,592 minus penalties
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

In re Kevil, Luz Elena
DebtorCase No. _____
(If known)**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1982 Mercedes-Benz in need of repairs		\$800
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		2002 Sony Desktop Computer 6235 North Avenue, Oak Park, IL		\$300
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
1 continuation sheets attached Total				\$ 9,654.24

(Include amounts from any continuation
sheets attached. Report total also on
Summary of Schedules.)

SCHEDULE B - PERSONAL PROPERTY
Continuation Page

2. Harris N.A.
P.O. Box 94033
Palatine, IL 60094-4033

Account 4802088078	\$372.28
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Account 4802170750	<u>\$ 20.72</u>
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Total Included on Previous Page	\$393.00
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In re Kevil, Luz Elena,
Debtor

Case No. _____
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

- ☐ 11 U.S.C. § 522(b)(2)
☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds
\$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
None	None	None	None

B6E (Official Form 6E) (12/07)

In re Kevil, Luz Elena
Debtor

Case No. _____
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

In re Kevil, Luz Elena,
Debtor

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Luis Rodriguez 1047 Ridgewood Drive Bolingbrook, Illinois 60440-1658	Bank of America Account Number 5490353307234814 PO Box 17054 Wilmington, DE 19884

In re Kevil, Luz Elena,
 Debtor

Case No. _____
 (if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: D	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Daughter	AGE(S): 9
Employment:	DEBTOR	SPOUSE
Occupation	Unemployed	
Name of Employer		
How long employed		
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

- Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
- Estimate monthly overtime

DEBTOR	SPOUSE
\$0	\$ n/a
\$ 0	\$ n/a

3. SUBTOTAL

\$0	\$ n/a
-----	--------

4. LESS PAYROLL DEDUCTIONS

- Payroll taxes and social security
- Insurance
- Union dues
- Other (Specify):

\$0	\$ n/a
\$ 0	\$ 0
\$ 0	\$ n/a
\$ 0	\$ n/a

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0	\$ n/a
\$0	\$ n/a

6. TOTAL NET MONTHLY TAKE HOME PAY

- Regular income from operation of business or profession or farm (Attach detailed statement)
- Income from real property
- Interest and dividends
- Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
- Social security or government assistance (Specify):
- Pension or retirement income
- Other monthly income (Specify):

\$0	\$ n/a
\$0	\$ n/a
\$ 0	\$ n/a
\$ 2,400.00	\$ n/a
\$ 0	\$ n/a
\$ 0	\$ n/a
\$ 0	\$ n/a

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 2,400.00	\$ n/a
\$ 2,400.00	\$ n/a
\$ 2,400.00	

15. AVERAGE MONTHLY INCOME (Add amounts on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Maintenance Payments will cease in December 2010

In re Kevil, Luz Elena,
Debtor

Case No. _____
(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) \$ 989.42
 - a. Are real estate taxes included? Yes ☒ No _____
 - b. Is property insurance included? Yes ☒ No _____
2. Utilities:
 - a. Electricity and heating fuel \$ 0
 - b. Water and sewer \$ 0
 - c. Telephone \$ 100.00
 - d. Other Cable \$ 60.00
3. Home maintenance (repairs and upkeep) \$ 0
4. Food \$ 400.00
5. Clothing \$ 50.00
6. Laundry and dry cleaning \$ 5.00
7. Medical and dental expenses \$ 100.00
8. Transportation (not including car payments) \$ 250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 20
10. Charitable contributions \$ 300
11. Insurance (not deducted from wages or included in home mortgage payments)
 - a. Homeowner's or renter's \$ 0
 - b. Life \$ 0
 - c. Health \$ 0
 - d. Auto \$ 100.00
 - e. Other _____ \$ 0
12. Taxes (not deducted from wages or included in home mortgage payments)
(Specify) Federal Income Tax \$ 100.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)
 - a. Auto \$ 0
 - b. Other _____ \$ 0
 - c. Other _____ \$ 0
14. Alimony, maintenance, and support paid to others \$ 0
15. Payments for support of additional dependents not living at your home \$ 0
16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0
17. Other _____ \$ 0
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$ 2,474.42
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:
20. STATEMENT OF MONTHLY NET INCOME
 - a. Average monthly income from Line 15 of Schedule I \$ 2,400.00
 - b. Average monthly expenses from Line 18 above \$ 2474.42
 - c. Monthly net income (a. minus b.) \$ (74.42)

In re Kevil, Luz Elena,
Debtor

Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 8-1-08

Signature: [Signature]
Debtor

Date _____

Signature: _____
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any,
of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X _____
Signature of Bankruptcy Petition Preparer

_____ Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.